

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT

IN RE:

BERNICE M. SHORTER

CASE NO. 20-40277-PJS

CHAPTER 13

HONORABLE PHILLIP J. SHEFFERLY

DEBTOR.

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BERNICE M. SHORTER

Debtor in Pro Se

9624 Terry

Detroit, MI 48227

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CRAIG S. SCHOENHERR, SR. (P32245)

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**OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN**

Santander Consumer USA Inc. dba Chrysler Capital ("Creditor"), for its Objection to Confirmation of Debtor's Chapter 13 Plan, states as follows:

1. The Creditor has perfected its security interest in the 2014 Jeep Compass bearing vehicle identification number 1C4NJCEB2ED737845.
2. The gross outstanding indebtedness owing to the Creditor under the terms of the Retail Installment Sales Contract at the time of filing of the Bankruptcy was \$11,229.50.
3. The Plan fails to state repayment information on the above vehicle.
4. The account is past due in the amount of \$1,365.77.
5. The Instalment Sales Contract is not current and must be current to allow payment outside the Chapter 13 Plan.

6. Pursuant to *In re Till*, the Creditor requests an interest rate of 6.75%, which represents a prime rate with a 2% risk factor.

7. Based upon the NADA Official Used Car Guide, the Creditor asserts that the value of the vehicle is approximately \$10,950.00.

8. The Creditor requests proof of full-coverage insurance.

9. The Plan fails to provide for equal monthly payments beginning from confirmation as required by 11 U.S.C. § 1325(a)(5)(B)(iii).

10. The Plan fails to provide that the Creditor retain its lien on the subject vehicle as required under 11 U.S.C. § 1325(a)(5)(B)(i).

In conclusion, the Creditor requests that this Court grant the relief requested and not confirm the Chapter 13 Plan until these Objections are resolved.

O'REILLY RANCILIO P.C.

/s/ *Craig S. Schoenherr, Sr.*

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